

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-1(b)
In Re: Lavern M. Duncan-Johnson

Case No. 17-13390

Chapter: 13

Hearing Date: 5/2/18 at 10:30 A.M.

Judge: RG

NOTICE OF OBJECTION TO YOUR CLAIM

To: Carrington Mortgage Services, LLC
1600 South Douglass Road
Anaheim, CA 92806

The Debtor, Lavern M. Duncan-Johnson, has filed the enclosed Notice of Objection to your claim in the amount of \$10,117.56. Docket No. 4-1 in the Claims Registry, which seeks to alter your rights by disallowing the amount claimed.

The basis of the objection is that Debtor was not at default with escrow deficiencies or escrow shortages on the mortgage loan. The Debtor's pre petition escrow shortage was \$0.00. The increase in the Debtor's escrow took effect on February 2017. The Debtor was never billed for escrow shortage or deficiency pre-petition.

If you disagree with the objection, you must file a response to the Objection with the Clerk of the Bankruptcy Court at the address shown below on or before April 26, 2018.

Clerk
United States Bankruptcy Court
District of New Jersey
50 Walnut Street
Newark, New Jersey 07102

At the same time, you must serve a copy of the response upon the Debtor's Counsel at:

Low & Low, LLC
Russell Low, Esq.
505 Main St.
Suite 304
Hackensack, NJ 07601

If you file a response, you or your attorney must appear at a hearing on the objection that will be held before the Honorable Rosemary Gambardella on May 2, 2018 at 10:30 A.M. at the United States Bankruptcy Court, 50 Walnut Street, Newark, New Jersey 07102, Courtroom no. 3E.

IF YOU DO NOT RESPOND TO THE OBJECTION, THE COURT MAY GRANT THE RELIEF DEMANDED BY THE OBJECTION WITHOUT FURTHER NOTICE OF HEARING.

Date: April 3, 2018

/s/ Russell L. Low
Attorney for Debtor

Date: April 3, 2018

/s/Lavern M. Duncan-Johnson
Debtor